

## Insurance: After a Storm

- Damage to your home or car resulting from a wind, rain, lightening, hail or snow storm is or may be covered subject to certain conditions and exclusions in your Home or Auto policy. You must review your specific insurance contract for covered perils, conditions and exclusions.
  - Damage caused by FLOOD is *not* covered by Homeowners (HO) insurance (although any ensuing direct loss by fire would be covered). To cover flood damage you must have flood insurance from the National Flood Insurance Program (NFIP) - [www.floodsmart.gov](http://www.floodsmart.gov). [Note: *Some* mobile homeowner policies do cover flood].
  - Damage from rain or snow to the interior of your dwelling typically isn't covered unless the rain or snow enters through a roof or wall damaged by wind or hail.
  - *Mold and rot* are typically excluded, although you can sometimes buy "extra" coverage from some insurers.
  - The following damages commonly caused by storms are generally covered by most HO policies, but read your specific policy:
    - If your *TREE* falls on your house, you can claim damage under your HO policy, but if it falls on your car, you can make a claim under AUTO policy *if* you have Comprehensive coverage.
    - Roof damage. However, the policy may only require the insurer to pay to replace the PORTION of a roof that was damaged.
    - Hail damage.
    - Collapsed roof.
- NOTE:** If *your* tree (or other property) falls on your *neighbor's* property and causes them damage, your HO *liability* coverage generally will not cover that if you were not "negligent" and did not cause the tree to fall; **it was an "act of nature"**. Neighbor can make claim under his/her own HO insurance policy.
- **IMPORTANT:** Your policy may require that you try to mitigate further damage if, for instance, a window breaks and rain or snow is coming inside and potentially damaging the interior.
  - Contact your insurer when the storm is over to report damage. However, if you call your agent or insurer simply to *ask questions* about your coverage, that should be considered an "inquiry" and should *not* be counted as a claim.
  - If you start to clean up debris or make repairs **BEFORE** your insurer's representative sees the damage, be sure to document damage: TAKE PHOTOS and/or VIDEO and KEEP RECEIPTS.
  - If you think a loss might not rise to the level of your deductible or might not be worth filing a claim for, you can opt not to file a claim. Just pay it out of pocket and save your insurance for big claims. Your claim history is evaluated periodically by your insurer to determine premiums and whether to continue your coverage.

**Questions about insurance coverage or claims stemming from storms? Contact the**  
**Arizona Department of Insurance**  
 2910 N. 44<sup>th</sup> Street, Ste. 210, Phoenix, AZ 85018  
 (602) 364-2499 or (800) 325-2548 (*in Arizona, outside Phoenix*)  
[www.azinsurance.gov](http://www.azinsurance.gov)